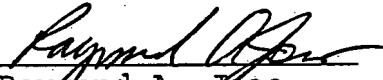


I hereby certify that this correspondence is being hand delivered to Examining Group 3600 on September 4, 2002.


Raymond A. Joao

RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/391,335
FILED : SEPTEMBER 7, 1999
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE
BENEFITS AND/OR EMPLOYEE BENEFITS
INFORMATION
EXAMINER : A. KALINOWSKI
GROUP : 3626

Assistant Commissioner for Patents
Washington, D.C. 20231
Attn: Official Draftsperson


SUBMISSION OF FORMAL DRAWINGS

Sir:

Applicant submits herewith the Formal Drawings for Figures 1, 2, 3 and 4 (4 sheets) for entry in the above-identified application.

It is respectfully requested that the Formal
Drawings be entered into the above-identified application.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

Encls.: - Formal Drawings for Figures 1, 2, 3
and 4 (4 sheets)
- Return Receipt Postcard

September 4, 2002

Raymond A. Joao
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